

INDORE PREMIER COOPERATIVE BANK LTD. INDORE**Banking Regulation Act, 1949- "The Third Schedule" (Section -29) Form-"A"**

Balance Sheet as at 31 March 2022 (Date 01/04/2021 to 31/03/2022)

Balance Sheet		Capital and Liabilities 31/03/2022	
S.No.	Capital and Liabilities	Amount	Amount
	1- Share Capital		1,000,000,000.00
	<u>1- Authorised Share Capital</u>		
	"A" Class Shares of Rs.	1000 Each Share	
	"B" Class Shares of Rs.	1000 Each Share	
	"C" Class Shares of Rs.	100 Each Share	
	"D" Class Shares of Rs.	100 Each Share	
	<u>2- Subscribed Share Capital</u>		
	"A" Class Shares of Rs.	1000 Each Share	
	"B" Class Shares of Rs.	1000 Each Share	
	"D" Class Shares of Rs.	100 Each Share	
	<u>3- Paid up Share Capital</u>		
	Shares of Rs.	100	1,520,106.00
	Shares of Rs.	1000	701,443,400.00
	Shares of Rs.	1000	198,386,100.00
	<u>4- of 3 held by</u>		
	Held by Nominal Members	15,201	1,520,106.00
	Held by Cooperative Societies	701,443	701,443,400.00
	Held by State Government	198,386	198,386,100.00
	Carried Over		901,349,606.00
	1,507,806.00		
	653,394,900.00		
	198,386,100.00		
	1,507,806.00		
	653,394,900.00		
	198,386,100.00		
	853,288,806.00		



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Balance Sheet		Capital and Liabilities 31/03/2022	
Last year Balances	S.No.	Capital and Liabilities	Amount
853,288,806.00		Brought Forward	901,349,606.00
173,520,235.00		1- Statutory Reserve	185,508,403.00
146,445,488.00		2- Agriculture Credit Stabilization Fund	158,031,754.00
35,389,000.00		3- Building Fund	36,813,894.26
156,724.31		4- Dividend Equalization Fund	156,724.31
2,173,110.00		5- Cooperative Development Fund	3,611,690.00
		6- Other Reserve and Funds	
14,932,375.26		A- General Reserve Fund	14,932,375.26
3,385,895.30		B- Furniture and Dead Stock Fund	3,385,895.30
3,688,516.22		C- Vehicle Fund	3,688,516.22
10,891,450.74		D- Employees Welfare Fund	9,884,119.74
3,955,917.43		E- Deposit Guarantee Fund	3,955,917.43
1,144,302.00		F - Building and interior Decoration Fund	1,144,302.00
192,500.00		G- Fund for Marital Student Scholarship	192,500.00
1,000,000.00		H- Coop.Societies Godown Buldg.Construction Fund	1,000,000.00
24,339,164.00		I- Core Banking Fund	24,339,164.00
39,667,245.00		J- Computer Establishment Fund	39,667,245.00
10,426,832.00		K- Training Fund for employees	11,194,074.00
1,600,000.00		L- Security Fund	1,600,000.00
1,000,000.00		N-Investment Fluctuation reserve	2,500,000.00
71,120,665.00		O-Revaluation Reserves	64,008,598.00
		P-Redemption Of GOVT. Share Capital	1,000,000.00
1,398,318,226.26		Carried Over	1,467,964,778.52



<u>Balance Sheet</u>		<u>Capital and Liabilities 31/03/2022</u>	
<u>Last year Balances</u>	<u>S.No.</u>	<u>Capital and Liabilities</u>	<u>Amount</u>
1,398,318,226.26		Brought Forward	1,467,964,778.52
		3- Principal/State Partnership Fund A/c for Share Capital of	
		A- Central Co-op. Bank	-
		B- Primary Agriculture Credit Societies	-
		C- Other Societies	-
		4- Deposit and Other Accounts:-	
		<u>1- Fixed Deposits</u>	
3,513,853,106.74		1- Individuals	3,546,617,193.45
		2- Central Co-operative Bank	-
2,924,946,184.45		3- Other Societies	2,911,665,008.93
		<u>2- Saving Bank Deposits</u>	
5,512,166,599.17		1- Individuals	5,862,494,175.69
		2- Central Co-operative Bank	-
609,376,121.29		3- Other Societies	845,283,612.48
		<u>3- Current Deposits</u>	
88,855,830.22		1- Individuals	81,028,786.94
		2- Central Co-operative Bank	-
54,394,133.34		3- Other Societies	120,389,442.95
		4- Money at Call and Short Notice	
14,101,910,201.47		Carried Over	14,835,442,998.96



<u>Balance Sheet</u>		<u>Capital and Liabilities 31/03/2022</u>	
<u>Last year Balances</u>	<u>S.No.</u>	<u>Capital and Liabilities</u>	<u>Amount</u>
14,101,910,201.47		Brought Forward	
		<u>1-National Bank for Agriculture and Rural Development/ M.P.State Co-operative Bank Ltd.</u>	14,835,442,998.96
653,500,000.00		<u>A-Short Term Cash Credit and Overdraft of which secured against</u>	1,696,612,238.00
		1- Govt. and other Approved Securities	
		2- Other Tangible securities	
22,282,000.00		<u>B.Medium Term Loans of which secured against</u>	17,135,000.00
		1- Govt. and other Approved Securities	
		2- Other Tangible securities	
925,698.00		<u>C-Long Term Loans of which secured against</u>	514,266.00
		1- Govt. and other Approved Securities	
		2- Other Tangible securities	
-		<u>2- From the State Bank of India</u>	
		<u>A-Short Term Cash Credit and Overdraft</u>	
		<u>B.Medium Term Loans</u>	
		<u>C-Long Term Loans</u>	
-		<u>3- From the State Government Loans</u>	
		<u>A-Short Term Cash Credit and Overdraft</u>	
		<u>B.Medium Term Loans</u>	
		<u>C-Long Term Loans</u>	
297,254.00		<u>4-From the other Sources Loans</u>	62,972.00
		A-Integrated Co-operative Devp. Project	
14,778,915,153.47		Carried Over	16,532,055,236.96



Balance Sheet Capital and Liabilities 31/03/2022

S.No.	Capital and Liabilities	Amount	Amount
	Brought Forward		16,532,055,236.96
6-	Inter Branch Adjustment A/c		205,718,403.05
7-	Interest Payable		709,122,386.11
8-	Provision made		
	1- Provision for Standard Assets	31,000,000.00	
	2- Bad and Doubtful Reserve	552,882,386.11	
	3- Overdue Interest Reserve	84,000,000.00	
	4- Investment Depreciation Reserve	8,660,000.00	
	5- Loan Imbalance Fund	26,000,000.00	
	6- Sanchay for Agri.Devp.and House Const Nidhi.	6,580,000.00	
9-	Other Liabilities		344,029,717.50
	A.Dividend Payable	10,469,981.00	
	B.Sundry Deposits	182,184,849.82	
	C.Petty Debtors	28,841,939.63	
	D.Adjustment Payable A/C	82,715,901.72	
	E.Employees Provident Fund	1,886,256.00	
	F.Bills Payable A/c		
	G.Bonus Payable/Exgratia Payable to Employees	10,806,155.00	
	H- Audit Fees Payable	1,152,000.00	
	I.Cader Fund	289,045.50	
	J.Payment Order Payable A/c	23,621.73	
	K.Banker's Cheque Payable A/c	2,504,361.77	
	L.Employees Gratuity Fund	1,252,196.58	
	M.Income Tax Payable	2,203,705.00	
	N. D.D.Payable A/c	2,175,864.34	
	O. Credit Balance of Cash Credit Societies	15,691,003.11	
	P. Deferred Tax Liabilities (DTL)		
	Q. NEFT A/C Payable	1,236,643.30	
	R. GST Payable	596,193.00	
	R. Outward IMPS		
	Carried Over		17,790,925,743.62
	Last year Balances		14,778,915,153.47
	218,117,092.04		
	30,000,000.00		
	317,882,386.11		
	84,000,000.00		
	8,660,000.00		
	11,000,000.00		
	6,080,000.00		
	20,906.00		
	99,275,169.66		
	35,326,510.89		
	154,225,326.59		
	3,308,858.00		
	9,973,150.00		
	1,250,000.00		
	1,968,597.50		
	23,621.73		
	3,199,749.77		
	1,252,196.58		
	2,203,705.00		
	2,199,264.34		
	9,081,453.52		
	200,207,260.58		
	199,468.01		
	2,742,833.00		
	15,981,112,702.79		



<u>Balance Sheet</u>		<u>Capital and Liabilities 31/03/2022</u>	
<u>Last year Balances</u>	<u>S.No.</u>	<u>Capital and Liabilities</u>	<u>Amount</u>
15,981,112,702.79		Brought Forward	
		10-Profit and Loss Account	
57,721,746.98		Profit as per last Balance Sheet	17,790,925,743.62
40,189,002.98		Less(-)Appropriation of Profit	80,200,224.75
17,532,744.00		Balance Cumulative Profit	
50,704,673.81		Add(+) <u>Profit for the year Brought from</u>	
		Profit and Loss Account	
		11.Contingent Liabilities	
		1- Outstanding Liabilities for Guarantee issued	
		2- Other Liabilities	
16,049,350,120.60		Grant Total	17,871,125,968.37

As per our Audit Report of even date annexed.

For SBA & CO.

Chartered Accountants

Firm Reg. No. 004631C

(CA VIKAS JAIN)

Partner

Mem .NO. 078245


Place : INDORE

Date :


(O.S. Bhanwar)
I/C STATISTICAL
OFFICER


(Ashok Nogar)
I/C MANAGER
[ACCOUNTS]


(Anil Harshwal)
I/C CHIEF EXECUTIVE
OFFICER


(MADAN GAJBHAYE)
ADMINISTRATOR &
DEPUTY
COMMISSIONER,
COOPERATIVE INDORE



INDORE PREMIER CO-OPERATIVE BANK LTD.INDORE**Banking Regulation Act,1949-"The Third Schedule"(Section -29) Form-"A"****BALANCE SHEET AS AT 31 MARCH 2022 (Date from 01/04/2021 to 31/03/2022)**

<i>Balance Sheet</i>		<i>Assets and Advances 31-03-2022</i>	
<i>Last Year Balances</i>	<i>S.No.</i>	<i>Assets and Advances</i>	<i>Amount</i>
989,964,411.31	1- Cash		1,355,471,767.63
		<u>Cash in Hand & with RBI,SBI and State Co-op. Bank</u>	
207,638,853.60	A. Cash in Hand	518,814,662.30	
85,982,178.90	B.State Bank of India and Subsidiaries	100,538,619.71	
633,946,895.91	C.Nationalised Bank's	563,558,449.37	
62,396,482.90	D.M.P.State Co-op.Bank	172,560,036.25	
	2-Balance with Other Bank's		5,156,098,004.46
317,494,457.44	A.Current Account	501,697,616.46	
-	B.Saving Account	-	
2,814,474,590.00	C.Fixed Deposit Account	4,654,400,388.00	
	3- Money at Call and Short Notice		2,917,603,281.00
	Term Deposit with Apex Bank/Other Banks	-	
	4- Investment		
	A.Central and state Govt. Securities (Purchases Price)		
	Face value	2,701,267,250.00	
	Premium Paid	7,035,000.00	
	Market Value	2,773,582,000.00	
2,404,639,131.00		2,702,853,281.00	
6,526,572,589.75		Carried Over	9,429,173,053.09



<u>Balance Sheet</u>		<u>Assets and Advances 31-03-2022</u>	
<u>Last Year Balances</u>	<u>S.No.</u>	<u>Assets and Advances</u>	<u>Amount</u>
15,279,224,974.27		Brought Forward	17,409,562,234.79
208,852,644.65	2. <u>Medium term</u>		150,125,862.74
	A. of which Government & Other Approved Securities		
	B. Other Tangible Securities		
	Of the advances amount overdue		
	Individuals		-
	of the advances amount overdue		-
193,892,688.01	3. <u>Long Term Loan</u>		158,325,859.49
	A. of which Government & Other Approved Securities		
	B. Other Tangible Securities		
	Of the advances amount overdue		
	Individuals		-
	of the advances amount overdue		-
	4. Consortiumium Finance with Apex Bank		
	of the advances amount overdue		-
12,665.00	7- <u>Deferred Tax Assets (DTA)</u>		167,705.00
199,966,082.88	8- <u>Interest Receivable</u>		205,612,106.02
	of which overdues		61,485,802.88
977,562.66	9- <u>Inter Branch Adjustment A/c</u>		42,979,957.65
15,882,926,617.47		Carried Over	17,658,322,003.46



<u>Balance Sheet</u>		<u>Assets and Advances 31-03-2022</u>	
<u>Last Year Balances</u>	<u>S.No.</u>	<u>Assets and Advances</u>	<u>Amount</u>
15,882,926,617.47		Brought Forward	17,658,322,003.46
85,504,691.00	10- Building	Less: Depreciation Fund	90,830,071.21
			13,875,850.21
23,228,224.00	11- Furniture and Fixture	A. Furniture	55,458,097.96
		Less :Depreciation	31,891,040.96
1,892,942.00		B.Jeep Car	6,061,839.50
		Less :Depreciation	4,547,485.50
4,617,499.00		C.Lockers	9,304,771.25
		Less :Depreciation	4,852,022.25
1,976,648.00		D.Computars	41,153,686.49
		Less :Depreciation	38,440,988.49
			2,712,698.00
			103,602,885.91
824,984.00	12- Other Assets	A.ARDR Amount receivable from Central Govt.	824,984.00
12,302.00		B.Festival Advance	23,202.00
800.00		C.Tour Advance	800.00
1,785,381.75		D.Other Advance	965,566.75
19,824,550.29		E.Adjusting A/c Receivable	27,401,357.58
2,685,496.14		F.Stock From and Register	2,358,431.54
16,962.00		G.Locker Rent Receivable	16,962.00
59,065.00		H.Deposite with M.P.E.B.	59,065.00
20,284,746.55		I. Income Tax Receivable	22,606,482.44
		J.ATM Receivable	2,348,990.00
33,961.00		K.RBI DEAF POOL. Acc. Receivable	104,278.00
1,516,553.40		L. GST Receivable	3,131,608.40
1,908,697.00		M.Inward IMPS	3,356,968.78
250,000.00		N.NEFT/RTGS Receivable	40,404,189.42
16,049,350,120.60		Carried Over	17,871,125,968.37



Balance Sheet		Assets and Advances 31-03-2022	
Last Year Balances	S.No.	Assets and Advances	Amount
16,049,350,120.60		Brought Forward	17,871,125,968.37
-		13-NonBanking Assets acquired in satisfaction of Claims	-
-		14.Profit and Loss A/c	-
16,049,350,120.60		Grant Total	17,871,125,968.37

As per our Audit Report of even date annexed.
For SBA & CO.

Chartered Accountants
Firm Reg. No. 004651C

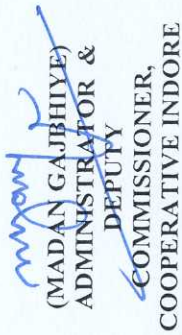

(CA VIKAS JAIN)
Partner
Mem .NO. 078245

Place : INDORE
Date :


(O.S. Bhanwar)
I/C STATISTICAL
OFFICER


(Ashok Nogar)
I/C MANAGER
[ACCOUNTS]


(Anil Harshwal)
I/C CHIEF EXECUTIVE
OFFICER


(MADAN GAJBHAYE)
ADMINISTRATOR &
DEPUTY
COMMISSIONER,
COOPERATIVE INDORE

